

Local Form 3015-1 (1/22)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

MAY 30 2023

TIME: 9:58A

In re:

CLERK, U.S. BANKRUPTCY COURT
Case No. ST. PAUL, MINNESOTA
CHAPTER 13 PLAN ☐ Modified
Dated

Debtor.

In a joint case, debtor means debtors in this plan.

Part 1. NOTICE OF NONSTANDARD PLAN PROVISIONS, SECURED CLAIM LIMITATIONS, AND LIEN OR SECURITY INTEREST AVOIDANCE: Debtor must check the appropriate boxes below to state whether or not the plan includes each of the following items:

1.1	A limit on the amount of a secured claim based on a valuation of the collateral for the claim, set out in Parts 9 or 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a security interest or lien, set out in Part 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

Part 2. DEBTOR'S PAYMENTS TO TRUSTEE: The initial plan payment is due not later than 30 days after the order for relief, unless the court orders otherwise.

2.1 As of the date of this plan, the debtor has paid the trustee \$_____.

2.2 After the date of this plan, the debtor will pay the trustee \$_____.

Plan payment	Start MM/YYYY	End MM/YYYY	Total
\$312	06/2023	05/2026	11,232
TOTAL:			11,232

2.3 The minimum plan length is ☒ 36 months or ☐ 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.

2.4 The debtor will also pay the trustee _____.

2.5 The debtor will pay the trustee a total of \$ 11232 [lines 2.1 + 2.2 + 2.4].

Part 3. PAYMENTS BY TRUSTEE AND TRUSTEE'S FEES: Prior to confirmation of the plan, the trustee will pay from available funds payments designated as Adequate Protection ("Adq. Pro.") under Parts 8 and 9 to creditors with claims secured by personal property. All other funds will be disbursed by the trustee following confirmation of the plan as soon as is practicable. The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee is not required to retain funds for any claim for which a proof of claim has not been timely filed and may disburse those funds to other claimants. The trustee may collect a fee of up to 10% of plan payments, or \$ 1123,20 [line 2.5 x .10].

Part 4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES (§ 365): The debtor assumes the following executory contracts or unexpired leases. Debtor will pay directly to creditors all payments that come due after the date the petition was filed. Cure provisions, if any, are set forth in Part 7.

	Creditor	Description of property
4.1	None	
4.2		

Part 5. CLAIMS NOT IN DEFAULT: Payments on the following claims are current. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any.

	Creditor	Description of property
5.1	None	
5.2		

Part 6. HOME MORTGAGES IN DEFAULT (§§ 1322(b)(5) AND 1322(e)): The trustee will pay the amount of default listed in the proof of claim on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens. **All following entries are estimates.**

TOTAL:	00.00
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	Creditor	Amount of default	Interest rate (if any)	Beginning in mo./yr.	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
7.1	None								
TOTAL:									00.00

	Creditor	Est. Claim amount	Secured claim amount	Int. Rate	Adq. Pro. (Check)	Begin- ning in mo./yr.	Monthly payment	# of Pay- ments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
8.1					<input type="checkbox"/>						
8.2					<input type="checkbox"/>						
TOTAL:											00.00

	Creditor	Est. Secured Claim amount	Int. Rate	Adq. Pro. (Check)	Begin-ning in mo./yr.	Monthly payment	# of Pay-ments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
9.1				<input type="checkbox"/>						
9.2				<input type="checkbox"/>						
TOTAL:									00.00	

Showed portion of the priority amount listed in the proof of claim.								
	Creditor	Claim amount	Beginning in mo./yr	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
10.1	None							
10.2								
10.3								
TOTAL:								0.00

	Creditor	Claim amount	Beginning in mo./yr	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
11.1	None							
11.2								
11.3								
TOTAL:								00.00

amount listed in the proof of claim. All following entries are estimates.									
	Creditor	Unsecured claim amount	Interest rate (if any)	Beginning in mo./yr.	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
12.1	None								
								TOTAL:	0.00

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Part 13. TIMELY FILED UNSECURED CLAIMS: The trustee will pay holders of allowed non-priority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under Parts 3, 6, 7, 8, 9, 10, 11, and 12 their pro rata share of approximately \$ 10,108.1 [line 2.5 minus totals in Parts 3, 6, 7, 8, 9, 10, 11, and 12].

13.1 The debtor estimates that the total unsecured claims held by creditors listed in Part 8 and 9 are \$ 0.00.

13.2 The debtor estimates that the debtor's total unsecured claims (excluding those in Parts 8 and 9) are \$ 480,433.

13.3 Total estimated unsecured claims are \$ 480,433 [lines 13.1 + 13.2].

Part 14. TARDILY-FILED UNSECURED CLAIMS: All money paid by the debtor to the trustee under Part 2, but not distributed by the trustee under Parts 3, 6, 7, 8, 9, 10, 11, 12, and 13, will be paid to holders of allowed nonpriority unsecured claims for which proofs of claim were tardily filed. Tardily filed claims remain subject to objection pursuant to 11 U.S.C. §502(b)(9).

Part 15. SURRENDER OF COLLATERAL AND REQUEST FOR TERMINATION OF STAY: The debtor has surrendered or will surrender the following property to the creditor. The debtor requests that the stays under §§ 362(a) and 1301(a) be terminated as to the surrendered collateral upon confirmation of the plan.

	Creditor	Description of property (including the complete legal description of real property)
15.1	None	

Part 16. NONSTANDARD PROVISIONS: The Trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Any nonstandard provisions, as defined in FRBP 3015(c), must be in this Part. Any nonstandard provision placed elsewhere in the plan is void. Any request by the debtor to modify a claim secured only by a security interest in real property that is the debtor's principal residence must be listed in this Part and the debtor must bring a motion to determine the value of the secured claim pursuant to Local Rule 3012-1(a).

SUMMARY OF PAYMENTS:

Class of payment	Amount to be paid
Payments by trustee [Part 3]	\$ 1,123.20
Home mortgages in default [Part 6]	\$
Claims in default [Part 7]	\$
Secured claims subject to modification (cramdown) pursuant to § 506 [Part 8]	\$
Secured claims excluded from § 506 [Part 9]	\$
Priority claims [Part 10]	\$
Domestic support obligation claims [Part 11]	\$
Separate classes of unsecured claims [Part 12]	\$
Timely filed unsecured claims [Part 13]	\$ 10,108
TOTAL (must equal line 2.5)	\$ 11,232

Certification regarding nonstandard provisions:

I certify that this plan contains no nonstandard provision except as placed in Part 16.

Signed: _____
Attorney for debtor

Signed: Therese St. Louis
Debtor 1

Signed: _____
Debtor 2 (if joint case)